

Docket No. CITI0080

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

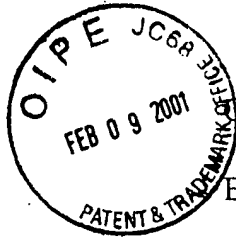
In re Patent Application of

Cris T. PALTENGHE et al.

Serial No.: 09/190,727

Filed: 11-12-98

For: DISTRIBUTED NETWORK BASED ELECTRONIC WALLET



Group Art Unit: 2162

Examiner: Hayes, J.

#16/IDS

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98

Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

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Technology Center 2100

In accordance with the requirements of 37 C.F.R. §§ 1.97 and 1.98 and MPEP § 609, the Applicants, through their attorneys, hereby bring to the attention of the Examiner the references noted on the attached Form PTO-1449.

The Examiner is respectfully requested to initial in the space adjacent to the listing on Form PTO-1449, and return a copy of the initialed Form PTO-1449 with the next communication to Applicants, to confirm that these documents have been considered by the Examiner and made of record in this application.

Since this statement is being filed before the first Office Action has been mailed, no fees are believed to be necessary. Please charge any additional fees or credit any overpayment to the applicants' representative's Deposit Account No. 501458.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. § 1.104(a) conferring upon the PTO the duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

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